

Fill in this information to identify the case:

Document Page 1 of 7

Debtor 1 WALDO ALFARO DBA ALL DECORATIVE CONCRETE, LLC DBA SMART REMODELING SOLUTIONS, LLC

Debtor 2 ROSITSA MANOLCHEVA AKA ROSITSA ALFARO DBA ALL DECORATIVE CONCRETE, LLC
(Spouse, if filing)

United States Bankruptcy Court for the: Eastern District of Pennsylvania

Case number 20-13619-ELF

Official Form 410S1

Notice of Mortgage Payment Change

12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

U.S. Bank Trust National Association not in its individual capacity but
solely as owner trustee for Legacy Mortgage Asset Trust 2020-GS1

Name of creditor: _____

Court claim no. (if known): 1-2

Last 4 digits of any number you use to
identify the debtor's account:

4 5 0 0

Date of payment change:

Must be at least 21 days after date
of this notice12/01/2021

New total payment:

\$ 3,530.34

Principal, interest, and escrow, if any

Part 1: Escrow Account Payment Adjustment**1. Will there be a change in the debtor's escrow account payment?**☐ No

☒ Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why: _____

Current escrow payment: \$ 891.89New escrow payment: \$ 982.08**Part 2: Mortgage Payment Adjustment****2. Will the debtor's principal and interest payment change based on an adjustment to the interest rate on the debtor's variable-rate account?**☒ No

☐ Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why: _____

Current interest rate: _____%

New interest rate: _____%

Current principal and interest payment: \$ _____

New principal and interest payment: \$ _____

Part 3: Other Payment Change**3. Will there be a change in the debtor's mortgage payment for a reason not listed above?**☒ No

☐ Yes. Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement.
(Court approval may be required before the payment change can take effect.)

Reason for change: _____

Current mortgage payment: \$ _____

New mortgage payment: \$ _____

Debtor 1

WALDO ALFARO DBA ALL DECORATIVE CONCRETE, LLC DBA SMART REMODELING SOLUTIONS, LLC
First Name Middle Name Last Name

Case number (if known) 20-13619-ELF

Part 4: Sign Here

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box.

☐ I am the creditor.

☒ I am the creditor's authorized agent.

I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief.

X/s/ Karina Velter, Esquire

Signature

Date 11/02/2021

Print:

Karina Velter, Esquire

First Name Middle Name Last Name

Title Attorney

Company

Hladik, Onorato & Federman, LLP

Address

298 Wissahickon Avenue

Number Street

North Wales

City

PA

State

19454

ZIP Code

Contact phone

215-855-9521

Email kvelter@hoflawgroup.com



Rushmore Loan Management Services
PO Box 514707
Los Angeles, CA 90051
www.rushmorelm.com
(888) 504-6700

Statement Date:
Loan Number:

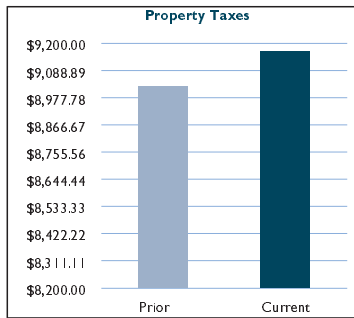
September 20, 2021

WALDO ALFARO
675 EAGLE RD
NEWTOWN PA 18940-2911

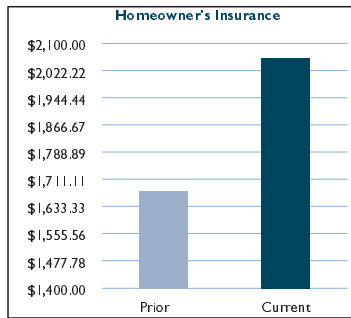
Need help understanding your mortgage escrow statement?
Scan here or visit rushmorelm.com

We review your escrow account annually to ensure that you have adequate funds to cover your tax and insurance items for the next 12 months. The amounts billed for certain escrow items changed. This statement describes the changes, possible changes to your monthly payments, and your options.

What changed?



Taxes increased by \$111.11 per year.



Insurance increased by \$311.11 per year.

Changes in the above items mean that the amount needed in your escrow account increased by \$523.26 per year.

How do these changes affect me?

Based upon the Anticipated Escrow Disbursements and Payments, we have determined that your Escrow Account does not have sufficient funds. If you do nothing, the new monthly payment amount for this loan is \$3,530.34 (Option 1) which includes a monthly shortage amount of \$46.59. However, you may choose to make a one-time escrow shortage payment of \$559.04 in which case your monthly payment amount will be \$3,483.75 (Option 2). Changes to property taxes and insurance premiums are common and result in changes to required mortgage payments.

	Current Payment	Escrow Change	Option 1- Shortage added to payment over next 12 months	Option 2-Shortage paid in full
Due Date	03/2021		12/2021	12/2021
Principal and Interest	\$2,293.50		\$2,548.26	\$2,548.26
Escrow Payment	\$891.89	\$90.19	\$935.49	\$935.49
Escrow Shortage			\$46.59	
TOTAL	\$3,185.39		\$3,530.34	\$3,483.75

A detailed explanation of the calculations for your escrow account is located on page 2.

Note: **Online bill payment users:** Your payment is changing effective 12/01/2021 so **action is required**. Please log into your bank's online account and update your payment amount. Thank you!

Please detach this escrow shortage coupon, write your loan number on a check or money order payable to Rushmore Loan Management Services LLC and mail both in the enclosed envelope.

Rushmore Loan Management Services LLC

You have the following options to repay your Escrow Shortage:

ESCROW SHORTAGE COUPON

Loan Number: [REDACTED]
Mortgager Name: WALDO ALFARO

Escrow Shortage Amount: \$559.04
Escrow Shortage Pay By Date: November 16, 2021

Rushmore Loan Management Services LLC
P.O. Box 514707
Los Angeles, CA 90051-4707
[Barcode]

A.Repay the Escrow Shortage Monthly— Do nothing. The total shortage has been divided over 12 months and \$46.59 will automatically be added to your monthly payment beginning Dec 01, 2021 unless you repay the escrow shortage in full.

B.Repay the Escrow Shortage in Full by 11/16/21— While you are not required by law to pay the entire shortage in one lump sum payment, you may do so if you wish. If you choose to repay the escrow shortage in full, please submit a check in the amount of \$559.04 along with this coupon to the address listed. Your new monthly payment will be \$3,483.75 once the escrow shortage is paid in full.

How did Rushmore make the escrow calculations?

Step 1: Rushmore analyzes all items paid by the escrow account, we then calculate the amount that you'll likely need to pay these bills.

Step 2: We take your anticipated taxes and/or insurance premiums to determine the total outgoing payments. We then divide the total outgoing payments by 12 to determine your monthly escrow amount.

Your total anticipated tax and/or insurance premium(s) are as follows:

Annual Property Taxes	\$9,167.39
Annual Property Insurance	\$2,058.48
Total	\$11,225.87 divided by 12 months = \$935.49

Step 3: We calculate the minimum required escrow balance. Your escrow account must have a minimum balance of \$0.00 for the next year.

Step 4: We calculate your annual escrow account projection for the coming year. If your monthly escrow balance falls below the minimum balance of \$0.00, your escrow account experiences a shortage. If our calculation determines that your monthly escrow balance will not reach the minimum balance, your escrow account will have an overage.

The table below demonstrates the estimated activity in your escrow account for the coming year.

What escrow activity is expected in the coming year?

The highlighted row indicates the lowest estimated escrow balance for the year of -\$3,602.21. The difference between the lowest projected balance of -\$3,602.21 and the minimum required escrow balance of \$0.00 is \$559.04.

\$559.04 is your escrow shortage.

	PAYMENTS TO ESCROW ACCOUNT	ESTIMATED PAYMENTS FROM ESCROW ACCOUNT				ESCROW ACCOUNT BALANCE	
		MIP/PMI	Taxes	Flood Insurance	Homeowner's Insurance	Estimated	Required
<u>Anticipated Date of Activity</u>					Starting Balance	-\$1,310.37	\$2,291.84
Dec 21	\$935.49				\$171.54	-\$546.42	\$3,055.79
Jan 22	\$935.49				\$171.54	\$217.53	\$3,819.74
Feb 22	\$935.49				\$171.54	\$981.48	\$4,583.69
Mar 22	\$935.49				\$171.54	\$1,745.43	\$5,347.64
Apr 22	\$935.49		\$1,826.87			\$854.05	\$4,456.26
Apr 22	\$935.49				\$171.54	\$682.51	\$4,284.72
May 22	\$935.49				\$171.54	\$1,446.46	\$5,048.67
Jun 22	\$935.49				\$171.54	\$2,210.41	\$5,812.62
Jul 22	\$935.49				\$171.54	\$2,974.36	\$6,576.57
Aug 22	\$935.49		\$7,340.52			-\$3,430.67	\$171.54
Aug 22					\$171.54	-\$3,602.21	\$0.00
Sep 22	\$935.49				\$171.54	-\$2,838.26	\$763.95
Oct 22	\$935.49				\$171.54	-\$2,074.31	\$1,527.90
Nov 22	\$935.49				\$171.54	-\$1,310.36	\$2,291.85

NOTE: If this escrow analysis indicates that there is a surplus, it may not mean that you are entitled to receive a return of that surplus. This analysis was calculated based on an assumption that the account is current according to the terms of the note and Mortgage/Deed of Trust. If the account is behind, in default, or in bankruptcy, this analysis may not reflect the current state of the account or the terms of a bankruptcy plan. If there are enough funds in the escrow account the surplus will be mailed to you within 30 days, provided the account is current under the terms of the note and Mortgage/Deed of Trust.

Back of coupon or check intentionally left blank

What escrow activity occurred since your last analysis?

The chart below reflects what actually happened in your escrow account since your last analysis.

Between 10/2020 and 09/2021 a total of \$12,439.22 was deposited to your escrow account and a total of \$11,302.40 was disbursed from your escrow account as follows. Totals for each disbursements are noted below.

SCHOOL TAX: \$7,340.52
TOWN/BORO: \$1,826.87
HAZARD INS.: \$2,135.01

Month of Activity	PAYMENTS TO ESCROW ACCOUNT		PAYMENTS FROM ESCROW ACCOUNT			ESCROW BALANCE COMPARISON	
	Estimated	Actual	Estimated	Actual	Description	Estimated	Actual
					Starting Balance	\$751.95	-\$3,887.89
Oct 20	\$891.89		\$139.87		HAZARD INS.	\$1,503.97	-\$3,887.89
Oct 20				\$139.87	HAZARD INS.	\$1,503.97	-\$4,027.76
Nov 20	\$891.89		\$139.87		HAZARD INS.	\$2,255.99	-\$4,027.76
Nov 20				\$139.87	HAZARD INS.	\$2,255.99	-\$4,167.63
Dec 20	\$891.89		\$139.87		HAZARD INS.	\$3,008.01	-\$4,167.63
Dec 20				\$139.87	HAZARD INS.	\$3,008.01	-\$4,307.50
Jan 21	\$891.89		\$139.87		HAZARD INS.	\$3,760.03	-\$4,307.50
Jan 21				\$171.54	HAZARD INS.	\$3,760.03	-\$4,479.04
Feb 21	\$891.89		\$139.87		HAZARD INS.	\$4,512.05	-\$4,479.04
Feb 21				\$171.54	HAZARD INS.	\$4,512.05	-\$4,650.58
Mar 21	\$891.89	\$868.27	\$139.87		HAZARD INS.	\$5,264.07	-\$3,782.31
Mar 21				\$1,826.87	TOWN/BORO	\$5,264.07	-\$5,609.18
Mar 21				\$171.54	HAZARD INS.	\$5,264.07	-\$5,780.72
Apr 21	\$891.89	\$2,652.05	\$1,826.87		TOWN/BORO	\$4,329.09	-\$3,128.67
Apr 21			\$139.87		HAZARD INS.	\$4,189.22	-\$3,128.67
Apr 21				\$171.54	HAZARD INS.	\$4,189.22	-\$3,300.21
May 21	\$891.89	\$891.89	\$139.87		HAZARD INS.	\$4,941.24	-\$2,408.32
May 21				\$171.54	HAZARD INS.	\$4,941.24	-\$2,579.86
Jun 21	\$891.89		\$139.87		HAZARD INS.	\$5,693.26	-\$2,579.86
Jun 21				\$171.54	HAZARD INS.	\$5,693.26	-\$2,751.40
Jul 21	\$891.89	\$891.89	\$139.87		HAZARD INS.	\$6,445.28	-\$1,859.51
Jul 21				\$171.54	HAZARD INS.	\$6,445.28	-\$2,031.05
Aug 21	\$891.89	\$891.89	\$7,197.30	\$7,340.52	SCHOOL TAX	\$139.87	-\$8,479.68
Aug 21			\$139.87		HAZARD INS.	\$0.00	-\$8,479.68
Aug 21				\$171.54	HAZARD INS.	\$0.00	-\$8,651.22
Sep 21	\$891.89	\$6,243.23	\$139.87		HAZARD INS. E	\$752.02	-\$2,579.53
Sep 21				\$171.54	HAZARD INS.	\$752.02	-\$2,751.07

E—Indicates the activity has not yet occurred but is estimated to occur as shown.

*If there is an amount listed in the "Actual" column under Payments To Escrow Account on Page 2 above, then this is the assumption that was made and indicates the amount that would have been paid into escrow for a contractually current loan. This number does not represent payments that were actually made by you. As discussed above, these escrow calculations are calculated based on an assumption that the account would be current according to the terms of the note and mortgage/deed of trust.

Rushmore Loan Management Services LLC is a Debt Collector, who is attempting to collect a debt. Any information obtained will be used for that purpose. However, if you are in Bankruptcy or received a Bankruptcy Discharge of this debt, this letter is being sent for informational purposes only, is not an attempt to collect a debt and does not constitute a notice of personal liability with respect to the debt.

009745333

Rushmore Loan Management Services LLC is a Debt Collector attempting to collect a debt.

Bankruptcy Notice. If you are in bankruptcy or if your obligation to repay this loan was discharged in bankruptcy, this informational notice is sent to you in order to comply with statutory requirements. It is not an attempt to collect a debt. You may disregard information relating to payment remittance. You are not obligated to make payments and any amount(s) you do pay Rushmore is at your discretion. Please note, however, Rushmore reserves the right to exercise its legal rights, including but not limited to foreclosure of its lien interest, only against the property securing the original obligation.

If you have any other mortgage loans secured by the same property not serviced by Rushmore, please contact your other servicer directly to discuss any possible loss mitigation options that may be available to you.

If you are a confirmed Successor-in-Interest who has not assumed the mortgage loan obligation under State Law, this letter is being sent for information purposes only and does not constitute personal liability with respect to the debt.

LEGAL NOTIFICATION: Rushmore Loan Management Services LLC may report information about your account to credit bureaus. Late payments, missed payments or other defaults on your account may be reflected in your credit report.

Notice of Error Resolution & Information Request Procedures

The following outlines the Error Resolution and Information Request Procedures for your mortgage account at Rushmore Loan Management Services LLC (RLMS). Please keep this document for your records.

If you think an error has occurred on your mortgage account or if you need specific information about the servicing of your loan, please write us at:

Rushmore Loan Management Services LLC
P.O. Box 52262
Irvine, CA 92619-2262

All written requests for information or notices of error should contain the following information:

1. Your name
2. Account number
3. Property Address
4. Description of the error and explanation as to why you believe it is an error or a request for specific information regarding the servicing of your loan
5. Current contact information so we may follow up with you

All written requests for specific information will be handled within 30 days of receipt. We will determine whether an error occurred within 30 days after receiving your notice of error and will correct any error promptly (Notices of error on payoff statements will be handled within 7 days). If additional time is needed to investigate your complaint or request, we may take up to 45 days but we will notify you of the extension within the original 30 days. If we decide that there was no error, we will send you a written explanation. You may ask for copies of the documents that we used in our investigation.

HUD STATEMENT

Pursuant to section 169 of the Housing and Community Development Act of 1987, you may have the opportunity to receive counseling from various local agencies regarding the retention of your home. You may obtain a list of the HUD approved housing counseling agencies by calling the HUD nationwide toll-free telephone at 1-800-569-4287.

Equal Credit Opportunity Act Disclosure

NOTICE: The federal Equal Credit Opportunity Act prohibits creditors from discriminating against credit applicants on the basis of race, color, religion, national origin, sex, marital status, age (provided the applicant has the capacity to enter into a binding contract); because all or part of the applicant's income derives from any public assistance program; or because the applicant has in good faith exercised any right under the Consumer Credit Protection Act. The federal agency that administers compliance with this law concerning this creditor is the Bureau of Consumer Financial Protection, 1700 G Street NW, Washington, DC 20552 or Federal Trade Commission, Equal Credit Opportunity, Washington, DC 20580.

STATE SPECIFIC NOTICE

The following notice applies to Pennsylvania residents only:

The lender shall retain a security interest in the residential real estate unless and until the debt is fully satisfied and the security interest is released.

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE EASTERN DISTRICT OF PENNSYLVANIA**

In Re:	: Bankruptcy No. 20-13619-elf
Waldo Alfaro	: Chapter 13
dba All Decorative Concrete, LLC	:
dba Smart Remodeling Solutions, LLC	:
Rositsa Manolcheva	
aka Rositsa Alfaro	
dba All Decorative Concrete, LLC	
Debtors	
U.S. Bank Trust National Association not in	:
its individual capacity but solely as owner	:
trustee for Legacy Mortgage Asset Trust 2020-	
GS1	
Movant	:
vs.	:
Waldo Alfaro	:
dba All Decorative Concrete, LLC	
dba Smart Remodeling Solutions, LLC	
Rositsa Manolcheva	
aka Rositsa Alfaro	
dba All Decorative Concrete, LLC	
Debtors/Respondents	:
and	:
Kenneth E. West, Esquire	:
Trustee/Respondent	:

CERTIFICATE OF SERVICE

I, Karina Velter, hereby certify that on 11/02/2021, I have served a copy of this Notice of Payment Change and all attachments to the following by U.S. Mail, postage pre-paid and/or via filing with the US Bankruptcy Court's CM ECF system.

Carol B. McCullough, Esquire
Via ECF
Attorney for Debtors

Kenneth E. West, Esquire
Via ECF
Trustee

Waldo Alfaro, et al.
Rositsa Manolcheva, et al.
675 Eagle Rd.
Newtown, PA 18940-2911
Via First Class Mail
Debtors

/s / Karina Velter, Esquire
Karina Velter, Esquire
Hladik, Onorato & Federman, LLP
Attorney I.D. # 94781
298 Wissahickon Avenue
North Wales, PA 19454
Phone 215-855-9521
Email: kvelter@hoflawgroup.com